INDEX

S.No.	Particulars
1.	Title of The Thesis
2.	Introduction – Health Insurance.
	Chapter Layout
3.	Aim of Research
4.	Objectives of The study
5.	Research Methodology
6.	Scope of The Study
7.	Hypothesis
8.	Bibliography

1. Title of the Thesis

"An Evaluated Study of Health Insurance Scheme: In Reference to General Insurance Corporation"

2. Health Insurance :

Health insurance is a safety against risk of urgent expenses occurring due to illness or injuries caused due to an accident.

Health is a human right, its accessibility and affordability has to be ensured. The escalating cost of medical treatment is beyond the reach of common man well to do segment of the population both in the rural and urban areas have accessibility and affordability towards medicare. The same cannot be said about the people who belong to the poor segment of the society.

In simple terms, health insurance can be defined as a contract where individual or group purchases in advance health coverage by paying a fee called "premium". Health refers to a wide variety of schemes. There range from schemes(policies) that cover the cost of doctors and hospitals to those that meet a specific need, such as paying for long term care. Even disability insurance comes under it.

Health insurance safeguards people from overwhelming financial burdens arising as a result of an unexpected illness or injury.

IRDA has already permitted the establishment of independent health insurance companies. Insurance companies too have responded well with the product, innovations and customer friendly schemes.

The latest entrants are the third party administrators or TPAS.

TPA:-

TPAS are the intermediaries who bring all the components of health care delivery hospitals, Physicians, clinics, long care facilities and pharmacies into a single entity. They extend quality health care and services at reasonable costs.

Health Insurance is very well established in many countries but in India it still remains untapped market less than 15% of India's 1.1 bilion people are covered through health insurance.

Various Health Insurance products available in India

1- Voluntary health insurance & Schemes or private- for profit schemes.
2- Mandatory Health Insurance Schemes or government run schemes [Namely ESIC , CGHS]
3- Insurance offered by NGOs/Community based health insurance.
4- Employer based scheme.

Advantage of health insurance offered by general insurers

Though a lump sum amount is paid by life insurers and is of long term nature,this comes with a cost. They charge bigger premiums compare with the general insurers Companies offer medical charges up to 30 days before a person is hospitalized and pay the claims if a person has been under going treatment at home also called domociliary hospitalization. The life insurers seem to lack this facility at this point of time.

General benefits regarding health insurance

1-Certainty:-
In case the insured person or policy holder faces any bodily injury due to an accident or any kind of illness due to disease.

Then health insurance provides certainty of payment of expenses on hospitalization up to the amount as sum insured.

2 -Risk Bearing:-
As in common one cannot predict future and so as uncertain risk about health.

3- Financial aid :-
In health insurance a short amount is saved as a premium in company . In case there is no claim for regular 10 years then company provides bonus at specific rate and it provides financial aid.

4-Tax Relief :-

As in life insurance policies tax relief is provided under section 80 D of income tax act 1961 as specified limits in income tax act.

Chapter Layout

Chapter – 1

A. Introduction of subject.
B. A study on previous research work.
C. Hypothesis.
D. Research Methodology.
E. Limitation.

Chapter – 2

Development of insurance Sector in India with the special reference to health insurance

a. Development of insurance sector in India.
b. Organisational structure of Indian Insurance sector.
c. A Study on the working activities of insurance sector in India.

d. Development& expansion of insurance sector in India with special reference of health insurance.
e. Comparative study of public and private sector with special reference of health insurance.

Chapter – 3

Policies relating financial & business activities of insurance sector with reference to health insurance sector.

a. A study on the financial sources and activities of insurance sector.
b. Various Policies operated by insurance sector in relation to health insurance.
c. Basic problems in the operational activities of policies for insurance business.

Chapter – 4

Working activities and establishment of Insurance activities in Raipur Division.

a. Establishment & Growth of Raipur division.
b. Working activities of Raipur division related with health insurance.
c. Expansion of health insurance and its impact.

Chapter – 5

An introduction on RashtriyaSwasthyaBimaYojana [RSBY]

a. Origin & development of RSBY.
b. Organisational& Financial structure of RSBY.
c. A study on RSBY activities in Raipur division.

Chapter – 6

An introduction on SwasthyaBimaYojana [MSBY]

a. Origin & development of MSBY.
b. Organisational& Financial structure of MSBY.
c. A study on MSBY activities in Raipur division.

Chapter – 7

Basic limitations, achievements& problems in insurance sector

a. limitations
b. achievements
c. problems

Chapter – 8 Conclusion

a. Brief of study
b. Suggestions

Chapter – 9 Bibliography

3- Introduction : Aim of Research

As in todays worid health is the most important part of one's life. It can also be said that heaith is one of main concern for every individual. The cenral& state government have recently initiated large scale health insurance programmes associating with insurance companies to protect the vulnerable groups.
Our main aim is to study the popularity or can be said awareness among our consumers or people about the health insurance.
And also the initiatives taken by the insurance companies in public sector.

4-Objectives of the study

As the health insurance is a important part of our lives and insurance companies in public sector are providing various plans to the people.
These days more and more companies are becoming employee centric and every now and then introduce, various benefits for employee's betterment.

Rather than these general objectives, main or specified objects of research are as follows.

1. Study of various schemes of insurance companies under GIC in Raipur division of Chhattisgarh state.
2. To find out the benefits of the individual policies like mediclaim policies for students and senior citizens.
3. Study about the group insurance provided by the companies to the employees of their concerned work place.
4. RashtriyaSwasthyaBimaYojana[RSBY] which comes under the universal health insurance in C.G.
5. To find out whether really all these policies are beneficial for our society.
6. Awareness of people towards the health insurance.
7. Wellness of GIC concerned with health insurance.
8. Whether among group or individual policy which covers are popular among society.

5- Research Methodology

1. Geographical area of research :

Raipur division [as concerned with the GIC insurance Companies] Chhattisgarh State.

2. Reasearch work will be concerned with the help of use of proper
   Oral and written, communication with the employees and divisional managers of insurance companies under GIC. And the policy holders or beneficiaries of these policies.
3. Data Collection :
   Data collection will comprise of all four Insurance companies under GIC with Raipur division of C.G.

a) Primary data collection
   1. Interviews with divisional managers of companies.
   2. Discussions and oral, written communication with the branch managers of the companies in the concerned area of Raipur.
   3. Questionnaires from the employee's of the companies.
   4. Questionnaires from the agents working under the concerned Raipur divisions of the companies.
   5. Questionnaires from the policy holder's of the companies both individual policy holder's & group insurance holders of companies.
   6. Collection of information regarding the RSBY under universal health insurance policy concerned with the oriental insurance co. ltd.
      [A govt. of India undertaking]
   7. Collection ofPremiums received by the 4 insurance companies under GIC in the Raipur division.

b) Secondary data
   1. Published work in journals,books,newspaper,periodicals& different business magazines.
      [relevant for the research]
   2. Published material of 4 insurance companies[covered in the research study]
   3. Relevant publications by IRDA.
   4. Unpublished data from the known sources relevant to the study.

6- Scope of the study

1. Subject area of the research cover an overview of the different health schemes of GIC companies in the limited area of Raipur division.
2. Geographically the area of study cover the Raipur division of C.G.
3. Research proposed is related to find out the benefits of health insurance to society.
4. Research work is also related with the awareness among the society & initiatives by the companies.

7- Hypothesis

1. Health insurance has a important place in social security activities.
2. It is important to include health insurance in execution of business activities.
3. Group insurance has developed as organized sector in India.
4. Activities related to health insurance has given importance in public sector.
5. Employees of insurance companies are benefited by health insurance.
6. Health insurance schemes play important role in the development of public sector.

BiblioGraphy

A. Books :-

SI.No.	Name of Author	Name of Book	Publisher
1	Williams C.Arthur	Risk Management and Insurance	Mcgraw Hill Book Company
2	Motihar. M	Principles and Practise of Insurance	Sharda Pustak Bhavan
3	Muthu Swami & Brinda	Group Insurance Scheme for central and UT Government Employees	Jain Book Agency
4	Black. Kenneth & Skipper. D. Harold	Life & Health Insurance	Jain Book Agency
5	Taxman	Insurance Law Manual with IRDAs Guide Lines.	Jain Book Agency
6	Dr. Krishna. Cr. Gopal	Social Security Insurance and Law	Jain Book Agency
7		Reckoner-A guide to general insurance	P.V. Prakashan Baroda(Gujrat)

B. Insurance Journal and Magazines :-

1- The National Property Casuality Magazine.
2- Insurance Journal.
3- Business Publishers/Magforum- Sashi Publication.
4- Claims Advisor Magazine.
5- Risk and Insurance.
6- Agents Sale Journal.

C. News Paper :-

1. Insurance Times - UK Insurance News
2. Times of India
3. Economic Times
4. Business News
5. World News Paper > Business

D. Internet Web Site
   1. www.irdaonline.org
   2. www.mediclaim.india.co.in
   3. www .medindia.net
   4. www.rsby.in
   5. www.newindia.co.in
   6. www.orientalinsurance.org
   7. uiic.co.in
   8- www.nationalinsurance.com
   9- www.insuranceinstuteofindia.com

E. Some Other Sources
   1. Service Broucher of Companies
   2. New Syllabus Prescribed by IRDA